

Voluntary Petition*(This page must be completed and filed in every case)*

Name of Debtor(s):

*Palacios, John P. and
Palacious, Betsy, S.***FORM B1, Page 2****Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)**

Location Where Filed:

Case Number:

Date Filed:

NONE**Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)**

Name of Debtor:

Case Number:

Date Filed:

NONE

District:

Relationship:

Judge:

Signatures**Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Palacios, John P.

Signature of Debtor

X /s/ Palacious, Betsy, S.

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

10/14/2005

Date

Signature of Attorney**X /s/ Paul M. Bach**

Signature of Attorney for Debtor(s)

Paul M. Bach 06209530

Printed Name of Attorney for Debtor(s)

Law Firm of Paul M. Bach

Firm Name

1955 Shermer Road, Unit 150

Address

Northbrook IL 60062**847-564-0808****10/14/2005**

Telephone Number

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11)

 Exhibit A is attached and made a part of this petition**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

X /s/ Paul M. Bach**10/14/2005**

Signature of Attorney for Debtor(s)

Date

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health and safety?

 Yes, and exhibit C is attached and made a part of this petition. No**Signature of Non-Attorney Petition Preparer**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed Name of Bankruptcy Petition Preparer

Social Security Number

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

X

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re *Palacios, John P.*
and
Palacious, Betsy, S.

Case No.
Chapter 13

/ Debtor

Attorney for Debtor: *Paul M. Bach*

STATEMENT PURSUANT TO RULE 2016(B)

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

1. The undersigned is the attorney for the debtor(s) in this case.
2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:

a) For legal services rendered or to be rendered in contemplation of and in connection with this case	\$ <u>2,200.00</u>
b) Prior to the filing of this statement, debtor(s) have paid	\$ <u>800.00</u>
c) The unpaid balance due and payable is	\$ <u>1,400.00</u>
3. \$ 194.00 of the filing fee in this case has been paid.
4. The Services rendered or to be rendered include the following:
 - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
 - c) Representation of the debtor(s) at the meeting of creditors.
5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and
None other
6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and
None other
7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:
None
8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:
None

Dated: *10/14/2005*

Respectfully submitted,

X/s/ Paul M. Bach
Attorney for Petitioner: *Paul M. Bach*

*Law Firm of Paul M. Bach
1955 Shermer Road, Unit 150
Northbrook IL 60062*

AMERITECH FACC ILLIN
C/O Collection Company
700 Longwater Drive
Norwell, MA 02061

ASSET ACCEPTANCE LLC
PO BOX 2038
WARREN, MI 48090

AURORA LOAN SERVICES I
601 5TH AVE
SCOTTSBLUFF, NE 69361

CACV067/PROVIDIAN BA
C/O Collect America Ltd
370 17th Street Suite 5000
Denver, CO 80202

CAP ONE BK
PO BOX 85520
RICHMOND, VA 23285

CBUSASEARS
PO BOX 6189
SIOUX FALLS, SD 57117

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555 Waters Edge
Lombard, IL 60148

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600 North Broadway
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Northbrook, IL 60062

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C/O Armour Systems Corp
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MED1ENH DIV OF ANES
C/O Medical Business Bureau
1460 Renaissance Drive
Park Ridge, IL 60068

MED1GREENWOOD DENTAL
C/O Northern Ill Coll Service
1660 Yorkhouse
Waukegan, IL 60087

NEUROPSYCH/PMSS
C/O American Collections
919 Estes
Schamburg, IL 60193

NORTH CHICAGO POLICE
C/O Computer Credit Service
P.O. Box 60201
Chicago, IL 60660

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North Chicago, IL 60064

Palacious, Betsy, S.
1033 McCalister Avenue
North Chicago, IL 60064

Patrica Penn
185 Bluff Avenue
Grayslake, IL

Patricia Penn
185 Bluff Avenue
Grayslake, IL

Paul M. Bach
1955 Shermer Road, Unit 150
Northbrook, IL 60062

PEOPLES ENERGY
130 E RANDOLPH
CHICAGO, IL 60601

SEE CLEARLY METHOD
C/O Fidelity Info Corp
P.O. Box 100
Pacific Palasade, CA 90272

SELECT PORTFOLIO SVCIN
PO BOX 65250
SALT LAKE CITY, UT 84165

Terrence S. Cerni
333 West Everett Street
Room A292
Milwaukee, WI 53203

WFNNB/CHARMING SHOPPES
4590 E BROAD ST
COLUMBUS, OH 43213

Wisconsin Electric Power Comp
231 W. Michigan Avenue
Milwaukee, WI 53203